

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOSEPH DICKSON

Debtor(s)

Case No. 18-15327

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/29/2018.
- 2) The plan was confirmed on 09/13/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/29/2018.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,100.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$1,100.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$321.47
Court Costs	\$0.00
Trustee Expenses & Compensation	\$52.80
Other	\$5.73

**TOTAL EXPENSES OF ADMINISTRATION:** **\$380.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE SOUTH SUBURBAN HOS	Unsecured	300.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	11,650.00	11,886.90	11,886.90	0.00	0.00
CALUMET CITY WATER DEPT	Secured	666.98	NA	666.98	30.00	0.00
COOK COUNTY TREASURER	Secured	9,884.00	3,333.00	3,333.00	30.00	0.00
DISCOVER BANK	Unsecured	255.00	292.94	292.94	0.00	0.00
DITECH FINANCIAL	Unsecured	41,608.89	NA	NA	0.00	0.00
DITECH FINANCIAL	Secured	38,466.67	76,225.15	76,254.17	0.00	0.00
DITECH FINANCIAL	Secured	NA	29.02	29.02	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	295.00	295.06	295.06	0.00	0.00
FIFTH THIRD BANK	Unsecured	9,552.00	9,727.07	9,727.07	0.00	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	17,089.00	17,351.79	17,351.79	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	26,005.32	874.32	874.32	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	19,780.15	19,780.15	19,780.15	660.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	5,875.21	5,875.21	0.00	0.00
LVNV FUNDING	Unsecured	13,928.00	13,928.97	13,928.97	0.00	0.00
LVNV FUNDING	Unsecured	7,098.00	7,098.04	7,098.04	0.00	0.00
LVNV FUNDING	Unsecured	5,016.00	5,053.64	5,053.64	0.00	0.00
PAYPAL CREDIT	Unsecured	200.00	NA	NA	0.00	0.00
PHH MORTGAGE CO	Secured	26,513.00	19,610.82	0.00	0.00	0.00
PHH MORTGAGE CO	Secured	NA	8,107.19	0.00	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,795.00	1,870.09	1,870.09	0.00	0.00
US BANK NATIONAL	Secured	NA	1,524.90	1,524.90	0.00	0.00
US BANK NATIONAL	Secured	94,032.00	93,276.24	94,801.14	0.00	0.00
VILLAGE OF DOLTON	Unsecured	200.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$171,055.31	\$0.00	\$0.00
Mortgage Arrearage	\$1,524.90	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$23,809.15	\$720.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$196,389.36</b>	<b>\$720.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,875.21	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,875.21</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$68,378.82</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$380.00</u>
Disbursements to Creditors	<u>\$720.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$1,100.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/27/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.